

**Information to identify the case:**

Debtor 1	<u>Bonnie J. McGregor</u>	Social Security number or ITIN	<b>xxx-xx-7950</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-21320-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bonnie J. McGregor

7/10/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Bonnie J. McGregor  
 Debtor

Case No. 19-21320-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.

db	+Bonnie J. McGregor, 701 High Street, Saltsburg, PA 15681-1206
tr	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15024585	+Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15024588	+Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15024592	+Mariner Finance-hami, 8211 Town Center Dr., Nottingham, MD 21236-5904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2019 02:49:34 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr	+EDI: PRA.COM Jul 11 2019 06:38:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15024584	+EDI: AMEREXPR.COM Jul 11 2019 06:38:00 Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15024586	+EDI: CAPITALONE.COM Jul 11 2019 06:38:00 Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15024587	+EDI: CHASE.COM Jul 11 2019 06:38:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15024589	+EDI: WFNNB.COM Jul 11 2019 06:38:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15024590	+EDI: RMSC.COM Jul 11 2019 06:38:00 Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15024591	+EDI: RCSFNBMARIN.COM Jul 11 2019 06:38:00 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15024593	+E-mail/Text: blegal@phfa.org Jul 11 2019 02:49:51 Phfa-hemap, 2101 N. Front Street, Harrisburg, PA 17110-1086
15024594	+E-mail/Text: jennifer.chacon@spservicing.com Jul 11 2019 02:50:42 Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15025194	+EDI: RMSC.COM Jul 11 2019 06:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15024595	+EDI: RMSC.COM Jul 11 2019 06:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15024596	+EDI: RMSC.COM Jul 11 2019 06:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	U.S. Bank National Association, as indenture trust
aty*	+Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2019 at the address(es) listed below:

Corey J. Sacca on behalf of Debtor Bonnie J. McGregor csacca@bononilaw.com,  
 coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 19

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the holders of the CIM Trust 2017-6, Mortgage-Backed Notes, Series 2017-6  
bkgroup@kmlawgroup.com

Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com

Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6